



May 30, 2025

Dear Valued Customer,

Once again, we are grateful to welcome you to United Community. As part of United Community, you will receive expanded access to personal banking, business banking, and mortgage solutions while maintaining the high-quality service and individualized care you've come to expect with American National Bank (ANB)

On July 14, 2025, ANB will fully transition into United. As we approach the final phase of this transition, we want to ensure you feel informed and confident about any changes that may impact you personally.

Enclosed, you will find a brief introduction to United Community, along with an overview of key dates to remember and possible service interruptions during the transition. While you should continue to conduct your banking as you always have with the same great team you know and trust, please be attentive to this important information.

In a few weeks, you will be mailed additional materials to help prepare you for the transition to United. They will include information about your accounts and details on when and how to begin using United products and services, including Online and Mobile Banking. Additionally, these materials will include answers to frequently asked questions to make you comfortable in your new financial home.

As we take this exciting step forward, our goal is to make this transition as seamless as possible for you. If you have any questions or concerns, please do not hesitate to contact your local ANB team, call us at 1-800-UCBANK1 (1-800-822-2651), or visit ucbi.com/anb.

Thank you for the opportunity to serve you. Welcome to United Community!

Sincerely,

Rich Bradshaw
President and Chief Banking Officer
United Community

Ginger Martin
President and CEO
American National Bank



Welcome to United Community

What to Expect



Welcome!

The dedicated, helpful, and friendly bankers you've come to know and trust at American National Bank (ANB) will continue to support you at United Community. At United, our award-winning customer service, knowledgeable bankers, and full suite of digital banking services will provide you the resources you need to meet your financial goals. Some of the expanded services you can expect at United include:



Improved online and mobile banking experience



Access to new banking and mortgage solutions



Expanded branch and ATM access across the Southeast



Additional fraud prevention and security features

Getting Ready

To ensure a smooth transition to the United Online and Mobile Banking system, there are a few actions we recommend taking prior to the system conversion on Monday, July 14. Please take a few moments to update the following:

- **Your internet browser.** For a better and more secure online financial experience, it's vital to use the most current version of your preferred browser.
- **Your email and phone number in your current ANB online banking system.** It's important we have this information so we can communicate with you about the planned upgrade.
- **Your financial software.** If you utilize financial software such as Quicken® or QuickBooks™, there will be additional steps to take to ensure you can continue to successfully download transactions from the new online banking system.
- **Your payee information within Bill Pay.** Review your payee details to ensure accuracy – especially account numbers and addresses – so payments process correctly after the transition. If needed, update or delete any outdated or unused payees before Friday, July 11.

Please contact your local banker or visit ucbi.com/anb for further details.

What to Expect



Online and Mobile Banking

The ANB mobile app will be turned off at 5:00 pm ET on Friday, July 11, and online banking will be temporarily unavailable beginning at 5:00pm ET on Friday, July 11, with no access until Monday, July 14, at 8:00am ET while we transition to a new and improved system. We apologize for the inconvenience.

You may begin using the United Online and Mobile Banking system on Monday, July 14 at 8:00am ET by visiting ucbi.com. Download the United Community mobile app from the Apple or Google Play stores to access mobile banking.



Debit Cards

If you currently have an ANB debit card, you will be mailed a new United Community Mastercard® debit card. Please keep the card(s), but don't use it until after 5:00pm ET on Friday, July 11. Continue using your current ANB debit card(s) until then.



Statements and eStatements

You will be mailed an interim bank statement from ANB with balance and transaction information through July 11, 2025. After that date, we will resume regular statement cycle dates.



24-Hour Telephone Banking

24-Hour Telephone Banking with United will be available beginning 8:00am ET on Monday, July 14, by dialing 1-800-UCBANK1 and selecting Option 1.

What's next?

In the next few weeks, you'll receive additional information related to the transition of your accounts, new services available to you, and frequently asked questions and answers.

Have questions? We're here to help.

Our first priority is to make you comfortable at your new financial home and make this a seamless transition. If you have questions, please contact your banker, call us at 1-800-UCBANK1, or visit ucbi.com/anb.

Welcome to United! It's our privilege to serve you.



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